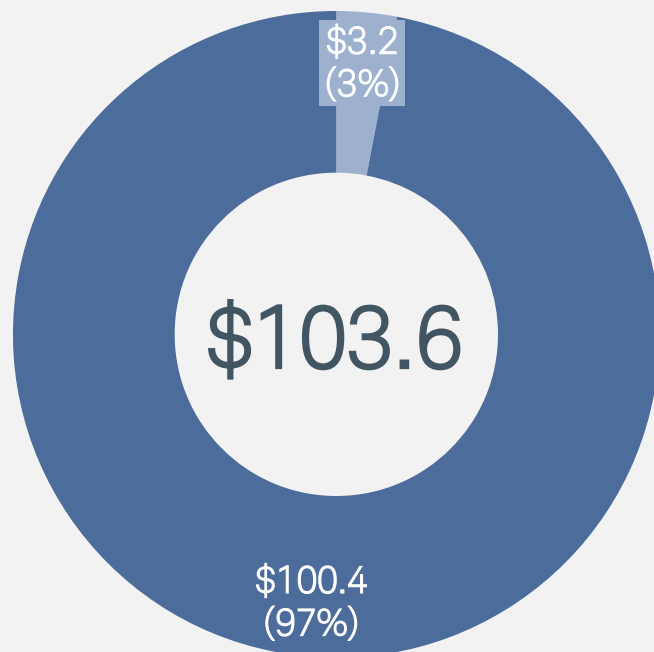


Appendix

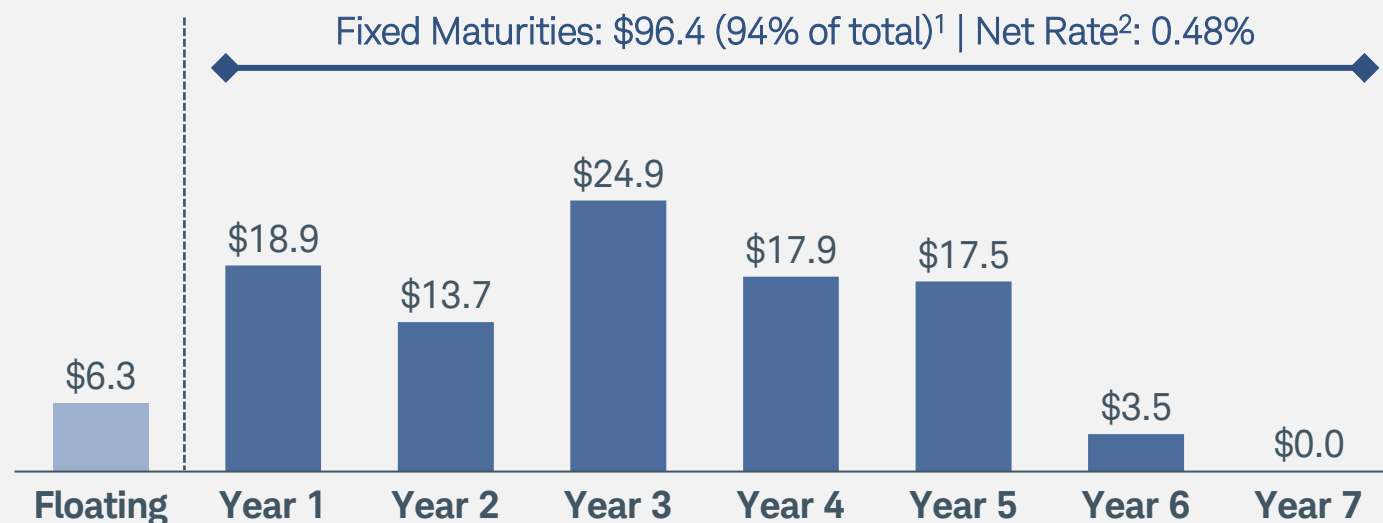
Bank Deposit Account Summary (as of June 30, 2023)

Mix of Average BDA Balances (\$B,%)¹



BDA Balances by Maturity, EOP (\$B)

| | | |
|------------------------|-------------------------------|--|
| Total Balance: \$102.7 | Net Rate ² : 0.73% | Annual Revenue ³ : \$758.4M |
|------------------------|-------------------------------|--|



| | Net Rate | 2Q23 Revenue |
|----------|----------|--------------|
| Floating | 4.48% | \$36M |
| Fixed | 0.55% | \$140M |

| | Floating | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 | Year 7 |
|-----------------------------|----------|--------|--------|---------|---------|--------|--------|--------|
| Net Rate ² | 4.50% | 1.32% | 1.06% | -0.27% | -0.14% | 0.54% | 1.87% | -0.58% |
| Annual Revenue ³ | \$289M | \$253M | \$148M | (\$68M) | (\$25M) | \$95M | \$65M | \$0M |

Note: Certain totals may not sum due to rounding. M = Millions. B = Billions. Q = Quarter. BDA = Bank Deposit Account. EOP = End-of-period. Net yields calculated on an actual/360 basis. 1. Balances maturing by remaining duration term (e.g., Year 1 maturities are balances rolling off the fixed-rate ladder over the next 12 months). 2. EOP net rate of maturities as of June 30, 2023; includes all related fees and client pay rates as of June 30, 2023. 3. Revenue figures presented on an annualized run-rate basis per the amended 2023 Insured Deposit Agreement (IDA) arrangement.